Statistical Report 1988

for various classes of insurance

Nova Scotia
Department of Consumer Affairs
Superintendent of Insurance

91-04161/

LIFE INSURANCE

PROVINCE OF NOVA SCOTIA

LIFE INSURANCE - 1988

Companies	Class of Insurance	Premiums During 1988 Direct Total Premiums (Less Dividends)	Business in Force Beginning of Year		New Business and Additions During 1988		Business in Force End of 1988	
			No. of Policies	Sums (000) Assured	No. of Policies	Sums (000) Assured	Total No. of Policies	Total Sums (000) Assured
Abbey Life Insurance	Ordinary	115,680	112	17,382,969	10	2,473,714	122	19,856,683
Company of Canada	Group	23,676	-	6,328,991	-	(14,432)	-	6,314,559
Actra Fraternal	Ordinary	6,588	166	1,176,000	24	112,000	190	1,288,000
Benefit Society	Group	-	-	-	-	-	-	-
Aetna Life	Ordinary	4,130	14	107,500	-	-	14	107,500
Insurance Company	Group	29,069	17	7,052,917	-	157,808	17	7,210,725
Aetna Life Insurance	Ordinary	667,921	3,399	100,677,037	(94)	13,794,714	3,305	114,471,751
Company of Canada	Group	221,679	35	38,100,088	(3)	(3,409,020)	32	34,691,068
Alexander Hamilton Life	Ordinary	-	-	-	-	-	-	-
Insurance Company of America	Group	439,542	7,054	45,938,653	1,835	9,495,175	8,889	55,433,828
Allstate Life	Ordinary	601,770	2,999	89,959	279	13,011	3,278	102,970
Insurance Company	Group	147,023	-	44,443	-	(7,728)	-	36,715
Allstate Life Insurance	Ordinary	1,838	25	100	2	3	27	103
Company of Canada	Group	-	-	-	-	-	-	-
American Bankers Life	Ordinary	-	-	-	-	-	-	-
Assurance Company of Florida	Group	93,463	-	4,502,036	-	1,754,247	-	6,256,283
American Life	Ordinary	134,855	234	33,226,600	(35)	2,629,400	199	35,856,000
Insurance Company	Group	(1,449)	264	485,766	(264)	(485,766)	-	-
Assumption Mutual Life	Ordinary	1,174,600	3,872	90,122,728	121	13,326,241	3,993	103,448,969
Insurance Company	Group	170,287	37	43,800,125	3	8,733,125	40	52,533,250
Blue Cross Life	Ordinary	578,193	1,834	38,974	375	2,965	2,209	41,939
Insurance Company of Canada	Group	931,255	10,745	265,057	(440)	(23,600)	10,305	241,457

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			No. of Policies	Sums (000) Assured	No. of Policies	Sums (000) Assured	Total No. of Policies	Total Sums (000) Assured
Bankers Life Company	Ordinary	2,324	-	-	-	-	-	-
	Group	-	-	-	-	-	-	-
Canada Life Assurance Company	Ordinary	3,570,050	13,333	359,618,740	(228)	24,724,048	13,105	384,342,788
	Group	3,068,117	176	1,009,699,014	30	687,778,700	206	1,697,477,714
Canadian Foresters Life Insurance Society	Ordinary	93,108	987	7,936,342	(72)	(819,540)	915	7,116,802
	Group	-	-	-	-	-	-	-
Canadian General Life Insurance Company	Ordinary	400,397	774	109,770,097	41	2,488,340	815	112,258,437
	Group	471,098	13,667	156,786,215	5,168	16,210,967	18, 835	172,997,182
Chrysler Life Insurance Company of Canada	Ordinary	-	-	-	-	-	-	-
	Group	38,599	450	3,308,860	13	65,236	463	3,374,096
Citadel Life Assurance Company	Ordinary	258,654	1,051	47,335,244	18	8,263,803	1,069	55,599,047
	Group	323,549	52	92,341,327	65	(27,088,293)	117	65,253,034
Colonia Life Insurance Company	Ordinary	407,234	398	33,892,251	369	32,698,618	767	66,590,869
	Group	-	-	-	-	-	-	-
Combined Insurance Company of America	Ordinary	515,562	6,211	20,503,800	(460)	(375,400)	5,751	20,128,400
	Group	2,822	-	860,000	-	(322,000)	-	538,000
Commercial Union Life Assurance Company of Canada	Ordinary	877,444	2,567	184,218,261	(23)	11,186,075	2,544	195,404,336
	Group	178,504	1,901	43,797,211	(278)	4,788,174	1,623	48,585,385
Confederation Life Insurance Company	Ordinary	2,533,337	6,010	279,724,204	240	32,730,389	6,250	312,454,593
	Group	1,831,310	24	885,673,563	6	251,975,951	30	1,137,649,514
Connecticut General Life Insurance Company	Ordinary	6,336	3	28,296	(2)	(26,507)	1	1,789
	Group	(341)	5	12,642	(3)	(2,609)	2	10,033

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			No. of Policies	Sums (000) Assured	No. of Policies	Sums (000) Assured	Total No. of Policies	Total Sums (000) Assured
Les Cooperants, Societe	Ordinary	6,111	103	686,945	2	31,162	105	718,107
Mutuelle d'Assurance-vie	Group	67,550	-	4,137,810	-	10,727,394	-	14,865,204
Co-operators Life	Ordinary	1,507,884	7,912	192,590,395	540	43,706,596	8,452	236,296,991
Insurance Company	Group	510,527	27	284,858,046	3	56,958,958	30	341,817,004
Credit Life	Ordinary	-	-	-	-	-	-	-
Insurance Company	Group	61,537	392	3,586,029	198	1,070,947	590	4,656,976
Crown Life	Ordinary	1,304,774	5,779	147,331,627	13	15,683,421	5,792	163,015,048
Insurance Company	Group	1,701,958	141	477,177,920	33	54,900,640	174	532,078,560
Cumis Life	Ordinary	128,256	1,346	29,904,830	256	8,217,276	1,602	38,122,106
Insurance Company	Group	1,593,133	157	158,518,966	71	150,234,473	228	308,753,439
Cuna Mutual Insurance	Ordinary	29,666	915	3,210,194	(58)	(365,969)	857	2,844,225
Society	Group	-	-	-	-	-	-	-
Desjardins Life	Ordinary	6,600	18	729,500	(1)	62,000	17	791,500
Assurance Company	Group	-	-	-	-	-	-	-
Electrical Workers	Ordinary	10,901	990	2,376,000	77	184,800	1,067	2,560,800
Benefit Association	Group	-	-	-	-	-	-	-
Empire Life	Ordinary	135,013	1,158	13,933,696	(47)	3,768,717	1,111	17,702,413
Insurance Company	Group	88,281	14	23,055,796	-	(6,947,446)	14	16,108,350
Equitable Life Assurance	Ordinary	9,818	10	218,592	(2)	86,932	8	305,524
Society of the United States	Group	7,403	-	4,675,657	-	(2,234,177)	-	2,441,480
Equitable Life Insurance	Ordinary	38,034	225	4,821,365	(18)	(444,089)	207	4,377,276
Company of Canada	Group	5,686	-	3,222,195	-	(428,262)	-	2,793,933

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Federated Life Insurance Company	Ordinary	1,473			NOT AVAILABLE			
	Group	-	-	-	-	-	-	-
Financial Life Assurance Company of Canada	Ordinary	108,047	79	13,897,969	33	9,054,140	112	22,952,109
	Group	-	-	-	-	-	-	-
Ford Life Insurance Company	Ordinary	-	-	-	-	-	-	-
	Group	35,435	391	4,772,050	19	(129,757)	410	4,642,293
General American Life Insurance Company	Ordinary	-	-	-	-	-	-	-
	Group	884	-	287,474	-	61,204	-	348,678
Gerling Global Life Insurance Company	Ordinary	7,780			NOT AVAILABLE			
	Group				NOT AVAILABLE			
Glacier National Life Assurance Company	Ordinary	13	89	571	1	(39)	90	532
	Group	4	-	-	-	-	-	-
Globe Life Insurance Company	Ordinary	10,317	59	674,632	(2)	(20,400)	57	654,232
	Group	-	2	154,238	-	(11,701)	2	142,537
Grand Orange Lodge of B.A. Benefit Fund	Ordinary	1,564	52	118,718	(6)	(4,314)	46	114,404
	Group	-	-	-	-	-	-	-
Great West Life Assurance Company Limited	Ordinary	3,002,792	10,174	525,960,618	674	121,041,624	10,848	647,002,242
	Group	6,774,763	142	1,611,244,018	(5)	45,677,832	137	1,656,921,850
Halifax Life Insurance Company	Ordinary	802,772	2,948	115,047,488	(165)	(1,157,156)	2,783	113,890,332
	Group	2,031	20	682,732	(7)	(209,009)	13	473,723
Imperial Life Assurance Company of Canada	Ordinary	1,350,668	5,633	161,503,836	(198)	(2,355,047)	5,435	159,148,789
	Group	995,275	29	298,633,369	16	82,798,534	45	381,431,903

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Independent Order of Foresters	Ordinary	510,150	2,864	40,163,447	(151)	(1,758,523)	2,713	38,404,924
	Group	-	-	-	-	-	-	-
Industrial-Alliance Life Insurance Company	Ordinary	80,388	349	10,545,769	171	7,574,439	520	18,120,208
	Group	19,935	-	8,232,773	-	(2,938,773)	-	5,294,000
John Alden Life Insurance Company	Ordinary	158	-	10	-	-	-	10
	Group	-	-	-	-	-	-	-
John Hancock Mutual Life Insurance Company	Ordinary	2,487	15	101,659	(1)	(2,049)	14	99,610
	Group	20,203	-	2,356,751	-	7,605	-	2,364,356
Knights of Columbus	Ordinary	179,483	1,442	16,051,580	167	7,413,440	1,609	23,465,020
	Group	-	-	-	-	-	-	-
Laurentian Life Insurance Company of Canada	Ordinary	73,952	936	17,915	(21)	(114)	915	17,801
	Group	-	-	-	-	-	-	-
Laurentian Life Insurance Company, Inc.	Ordinary	21,389	122	2,181,447	(5)	154,696	117	2,336,143
	Group	2,642	-	-	-	-	-	-
Laurier Life Insurance Company	Ordinary	102	676	14,649,343	50	18,399,919	726	33,049,262
	Group	-	-	-	-	-	-	-
Life Insurance Company of North America	Ordinary	-	-	-	-	-	-	-
	Group	23	-	-	-	-	-	-
London Life Insurance Company	Ordinary	12,584,623	358	702,313,834	(35)	206,347,111	323	908,660,945
	Group	2,883,895	86,035	2,365,963,012	(103)	342,667,794	85,932	2,708,630,806
Maccabees Mutual Life Insurance Company	Ordinary	215			NOT AVAILABLE			
	Group				NOT AVAILABLE			

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Manufacturers Life Insurance Company	Ordinary	3,319,213	13,009	344,757,932	(353)	11,130,309	12,656	355,888,241
	Group	645,304	151	164,984,821	57	42,729,229	208	207,714,050
Maritime Life Assurance Company	Ordinary	4,796,822	10,981	617,708,387	(264)	34,293,651	10,717	652,002,038
	Group	(4,494,895)	92	1,338,137,742	(1)	436,315,285	91	1,774,453,027
Massachusetts General Life Insurance Company	Ordinary	95	NOT AVAILABLE					
	Group		NOT AVAILABLE					
Massachusetts Mutual Life Insurance Company	Ordinary	(72)	2	13,811	(1)	(7,797)	1	6,014
	Group	918	4	593,059	-	91,456	4	684,515
Metropolitan Life Insurance Company	Ordinary	7,421,026	60,419	502,810,998	(3,166)	(25,651,302)	57,253	477,159,696
	Group	520,553	10,397	156,764,523	1,036	19,983,068	11,433	176,747,591
Metropolitan Life Insurance Company of Canada	Ordinary	1,766,369	2,587	138,976,535	1,452	96,453,548	4,039	235,430,083
	Group	-	-	-	-	-	-	-
MIC Life Insurance Corporation	Ordinary	-	-	-	-	-	-	-
	Group	250,767	9,779	87,572,988	649	16,880,832	10,428	104,453,820
Minnesota Mutual Life Insurance Company	Ordinary	2,802	NOT AVAILABLE					
	Group		NOT AVAILABLE					
Mony Life Insurance Company of Canada	Ordinary	482,406	1,055	96,985,365	(154)	(12,804,493)	901	84,180,872
	Group	-	-	-	-	-	-	-
Mutual Life Assurance Company of Canada	Ordinary	4,633,726	23,202	908,139,812	(356)	50,277,614	22,846	958,417,426
	Group	1,200,906	141	538,748,888	(9)	128,792,483	132	667,541,371
Mutual Life Insurance Company of New York	Ordinary	(1,082)	16	99,336	(3)	(14,036)	13	85,300
	Group	2,775	-	768,000	-	1,261,000	-	2,029,000

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Mutual of Omaha	Ordinary	1,281,410	3,400	84,883,378	655	17,220,149	4,055	102,103,527
Insurance Company	Group	166,332	5	83,557,585	-	275,929	5	83,833,514
National Fidelity Life	Ordinary	8,125	5	609,578	-	-	5	609,578
Insurance Company	Group	-	-	-	-	-	-	-
National Life Assurance	Ordinary	1,552,639	3,778	165,263,787	(68)	13,225,006	3,710	178,488,793
Company of Canada	Group	1,314,545	61	417,200,554	(13)	(177,643,587)	48	239,556,967
New York Life	Ordinary	2,496,307	7,896	334,699,487	(159)	15,185,322	7,737	349,884,809
Insurance Company	Group	253,456	22	195,517,928	(15)	19,608,863	7	215,126,791
New York Life Insurance	Ordinary	530,822	271	28,856,723	305	34,268,735	576	63,125,458
Company of Canada	Group	3,634	-	-	1	1,018,000	1	1,018,000
North American Life	Ordinary	2,863,736	5,453	206,547,775	(260)	11,193,631	5,193	217,741,406
Assurance Company	Group	130,737	15	167,912,044	2	26,999,075	17	194,911,119
North American Life &	Ordinary	8,385	152	727,980	(19)	(178,964)	133	549,016
Casualty Company	Group	-	-	-	-	-	-	-
North West Life Assurance	Ordinary	19,934	65	2,823	(6)	(496)	59	2,327
Company of Canada	Group	-	-	-	-	-	-	-
Norwich Union Life	Ordinary	167,512	599	26,548,811	(35)	873,227	564	27,422,038
Insurance Society	Group	4,472	603	31,670,373	(36)	(3,672,261)	567	27,998,112
Old Republic Life	Ordinary	-	-	-	-	-	-	-
Insurance Company	Group	3,212	30	127,965	(3)	131,919	27	259,884
Patriot Life	Ordinary	-			NOT AVAILABLE			
Insurance Company	Group	701,560			NOT AVAILABLE			

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Paul Revere Life Insurance Company	Ordinary	5,012	20	551,119	2	116,490	22	667,609
	Group	2,701	-	-	-	-	-	-
Pennsylvania Life Insurance Company	Ordinary	250,953	738	13,654,367	136	11,287,820	874	24,942,187
	Group	3,627	-	1,281,000	-	(218,500)	-	1,062,500
Pierce National Life Insurance Company	Ordinary	180,941	309	934,262	201	606,270	510	1,540,532
	Group	-	-	-	-	-	-	-
Pioneer Life Assurance Company	Ordinary	9,898	31	1,094,609	4	396,905	35	1,491,514
	Group	-	-	-	-	-	-	-
Provident Life & Accident Insurance Company	Ordinary	-	-	-	-	-	-	-
	Group	14,712	1	3,687,204	(1)	62,716	-	3,749,920
Prudential Assurance Company Limited	Ordinary	4,677,615	13,254	489,289,109	174	28,439,106	13,428	517,728,215
	Group	1,701,852	12	418,617,600	(1)	49,743,200	11	468,360,800
Prudential Insurance Company of America	Ordinary	4,382,123	40,873	351,875,160	(1,913)	19,830,364	38,960	371,705,524
	Group	1,435,350	73	674,489,319	2	(8,096,454)	75	666,392,865
Prudential Life Assurance Company of England (Canada)	Ordinary	249,708	288	36,613,787	137	19,757,168	425	56,370,955
	Group	619,116	18	18,507,001	(3)	(8,863,001)	15	9,644,000
Reliable Life Insurance Company	Ordinary	30,579	30	4,385,901	(3)	(607,311)	27	3,778,590
	Group	72,996	-	19,221,561	-	3,339,344	-	22,560,905
Royal Life Insurance Company of Canada	Ordinary	736,296	318	25,130,673	2,363	56,781,261	2,681	81,911,934
	Group	27,225	-	-	-	9,526,189	-	9,526,189
Royal Life Insurance Limited	Ordinary	-	2,394	50,230,573	-	-	2,394	50,230,573
	Group	-	-	8,744,707	-	-	-	8,744,707

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Sauvegarde Life Insurance Company	Ordinary	5,758	54	807,189	2	235,972	56	1,043,161
	Group	-	-	-	-	-	-	-
Seaboard Life Insurance Company	Ordinary	56,859	104	7,326,534	26	3,508,089	130	10,834,623
	Group	1,615,960	60	67,972,703	9	34,712,220	69	102,684,923
Sovereign Life Insurance Company	Ordinary	608,921	2,741	89,779,592	(96)	9,427,124	2,645	99,206,716
	Group	-	-	-	-	-	-	-
Standard Life Assurance Company	Ordinary	2,117,575	6,219	235,257,470	279	46,355,811	6,498	281,613,281
	Group	(3,473)	1	6,304,661	(1)	(3,855,121)	-	2,449,540
State Farm Life Insurance Company	Ordinary	7,971			NOT AVAILABLE			
	Group				NOT AVAILABLE			
Sun Alliance and London Assurance Company (Canada)	Ordinary	372,423	1,469	69,202,787	(60)	5,593,688	1,409	74,796,475
	Group	-	-	-	-	-	-	-
Sun Alliance and London Assurance Company Limited	Ordinary	349,089	1,403	66,876,912	(227)	(11,750,757)	1,176	55,126,155
	Group	13,611	-	4,949,348	-	260,556	-	5,209,904
Sun Life Assurance Company of Canada	Ordinary	5,076,618	18,809	644,185,273	182	60,266,777	18,991	704,452,050
	Group	2,355,080	209	2,257,616,908	39	(269,821,893)	248	1,987,795,015
Teachers Insurance & Annuity Association of America	Ordinary	-	-	-	-	-	-	-
	Group	542	19	558,804	-	28,800	19	587,604
Toronto Mutual Life Insurance Company	Ordinary	23,503	233	2,948,944	(3)	(194,385)	230	2,754,559
	Group	-	-	-	-	-	-	-
Transamerica Life Insurance Company of Canada	Ordinary	782,231	1,938	171,986,012	185	25,298,822	2,123	197,284,834
	Group	-	-	-	-	-	-	-

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Transamerica Occidental Life	Ordinary	221,293	793	35,240,220	(48)	(2,297,322)	745	32,942,898
Insurance Company	Group	962,073	42	12,650,673	36	28,771,256	78	41,421,929
The Travelers	Ordinary	76,323	712	5,406,000	(67)	(567,000)	645	4,839,000
Insurance Company	Group	23,415	2	3,279,307	(1)	8,377,836	1	11,657,143
United American	Ordinary	2,891	21	19,000	(3)	(3,000)	18	16,000
Insurance Company	Group	-	-	-	-	-	-	-
United of Omaha Life	Ordinary	6,135	58	326,800	1	5,000	59	331,800
Insurance Company	Group	-	-	-	-	-	-	-
United Transportation Union	Ordinary	2,428	21	300,126	(4)	(4,059)	17	296,067
Insurance Association	Group	-	-	-	-	-	-	-
UNUM Life	Ordinary	6	4	14,000	-	-	4	14,000
Insurance Company	Group	-	-	-	-	-	-	-
Wawanesa Mutual Life	Ordinary	24,938	62	2,958,705	30	2,110,166	92	5,068,871
Insurance Company	Group	3,387	-	1,763,000	-	(112,000)	-	1,651,000
Westbury Life	Ordinary	24,504	21	2,442	7	707	28	3,149
Insurance Company	Group	696	-	-	-	-	-	-
Western Life	Ordinary	61,098	159	8,442,050	(27)	(1,496,550)	132	6,945,500
Assurance Company	Group	-	-	-	-	-	-	-
Zurich Life & Health	Ordinary	-	-	-	-	-	-	-
Insurance Company of Canada	Group	207,393	35	82,387,371	(8)	(2,251,713)	27	80,135,658
Zurich Life Insurance	Ordinary	788,629	2,353	152,251,358	210	29,318,879	2,563	181,570,237
Company of Canada	Group	157,448	63	42,520,025	4	(8,928,627)	67	33,591,398
TOTALS	Ordinary	86,347,944	316,579	9,210,163,378	895	1,126,749,386	317,474	10,336,912,764
	Group	32,657,355	143,593	14,398,104,602	8,100	2,027,229,490	151,693	16,425,334,092

ACCIDENT AND SICKNESS INSURANCE

PROVINCE OF NOVA SCOTIA

ACCIDENT & SICKNESS INSURANCE - 1988

Companies	Direct Premiums Written	Direct Losses Incurred	Loss Ratio Col. 2 to 1
Abbey Life Insurance Company of Canada	1,082	317	29.29
Actra Fraternal Benefit Society	23,406	17,231	73.61
Aetna Life Insurance Company	172,208	174,683	101.44
Aetna Life Insurance Company of Canada	1,272,296	1,473,600	115.82
Alexander Hamilton Life Insurance Company of America	413,137	488,179	118.16
Allstate Insurance Company of Canada	289,000	-	-
Allstate Life Insurance Company of Canada	451,417	198,519	43.98
American Bankers Insurance Company of Florida	97,000	20,000	20.62
American Bankers Life Assurance Company of Florida	467	14,961	-
American Home Assurance Company	15,000	13,000	86.67
American Life Insurance Company	3,944	803	20.36
Amex Life Assurance Company	108	(10)	-
Assumption Mutual Life Insurance Company	301,056	-	-
Atlantic Mutual Life Assurance Company	-	-	-
Bankers Life & Casualty Company	2,288	-	-
Blue Cross Life Insurance Company of Canada	2,229,205	1,153,137	51.73
Canada Accident & Fire Assurance Company	7,000	7,000	100.00
Canada Life Assurance Company	12,162,530	14,364,188	118.10
Canadian General Insurance Company	5,303,000	5,086,000	96.00
Canadian General Life Insurance Company	1,123,306	1,384,351	123.24
Canadian Surety Company	5,000	-	-
Chrysler Life Insurance Company of Canada	20,485	7,871	38.40
Cigna Life Insurance Company of Canada	9,016	98,947	-
Citadel General Assurance Company	5,303	5,086	96.00
Citadel Life Assurance Company	366,104	318,754	87.00
Combined Insurance Company of America	3,187,166	1,097,279	34.43
Commercial Travelers Mutual Insurance Company	13,568	15,166	112.00
Commercial Union Assurance Company of Canada	46,000	19,000	41.30
Commercial Union Life Assurance Company of Canada	420	7,165	-
Confederation Life Insurance Company	5,068,286	3,937,056	77.68
Connecticut General Life Insurance Company	(14)	417	-

PROVINCE OF NOVA SCOTIA

ACCIDENT & SICKNESS INSURANCE - 1988

Companies	Direct Premiums Written	Direct Losses Incurred	Loss Ratio Col. 2 to 1
Constellation Assurance Company	1,174,559	798,836	68.01
Continental Insurance Company	-	(2,000)	-
Continental Insurance Company of Canada	182,000	52,000	28.57
Co-operators General Insurance Company	9,000	125,000	-
Co-operators Life Insurance Company	932,120	729,554	78.27
Co-operants Society Mutuelle	5,891	-	-
Credit Life Insurance Company	24,488	-	-
Crown Life Insurance Company	6,228,001	6,404,007	102.83
Cumis General Insurance Company	27,000	6,000	22.22
Cumis Life Insurance Company	2,379,685	1,013,158	42.58
Cuna Mutual Insurance Society	158	1,227	776.58
Desjardins Life Assurance Company	60,599	96,810	159.76
Dominion Insurance Corporation	1,000	-	-
Economical Mutual Insurance Company	9,000	6,000	66.67
Empire Life Insurance Company	111,371	90,830	81.56
Equitable Life Assurance Society of the United States	823	116,824	-
Equitable Life Insurance Company of Canada	46,610	45,391	97.38

Companies	Direct Premiums Written	Direct Losses Incurred	Loss Ratio Col. 2 to 1
First North American Insurance Company	375,396	600,260	159.90
Ford Life Insurance Company	23,672	127,393	538.16
General American Life Insurance Company	5,125	5,443	106.20
Glacier National Life Assurance Company		NOT AVAILABLE	
Great American Life Insurance Company		NOT AVAILABLE	
Great-West Life Assurance Company	16,972,612	16,490,359	97.16
Guardian Insurance Company of Canada	5,000	-	-
Halifax Insurance Company	3,000	-	-
Imperial Life Assurance Company of Canada	1,777,698	1,074,363	91.23
Independent Order of Foresters	167	-	-
Industrial-Alliance Life Assurance Company	101,376	133,905	132.00
John Deere Insurance Company of Canada	3,000	-	-
John Hancock Mutual Life Insurance Company	27,927	30,476	109.13
Laurentian Life Insurance Company, Inc.	8,366	200	2.39
Laurentian Life Insurance Company of Canada	110,162	20,940	19.01
Laurentian Mutual Assurance Company	22,940	-	-

PROVINCE OF NOVA SCOTIA

ACCIDENT & SICKNESS INSURANCE - 1988

Companies	Direct Premiums Written	Direct Losses Incurred	Loss Ratio Col. 2 to 1
Laurentian Pacific Insurance Company	10,000	16,000	160.00
Laurier Life Insurance Company	9,000	2,000	22.00
Life Insurance Company of North America	671	-	-
London Life Insurance Company	6,989,358	7,841,759	112.20
London & Midland General Insurance Company	834,000	650,000	77.94
Manufacturers Life Insurance Company	2,049,413	1,744,398	85.12
Maritime Life Assurance Company	4,439,409	6,769,018	152.48
Massachusetts Indemnity & Life Insurance Company	657,155	190,887	29.05
Massachusetts Mutual Life Insurance Company	(332)	(191)	-
Metropolitan Life Insurance Company	1,428,169	2,008,271	140.62
MIC Life Insurance Corporation	84	87	103.57
Mony Life Insurance Company of Canada	4,688	-	-
Mutual Life Assurance Company of Canada	4,159,127	4,430,961	106.53
Mutual Life Insurance Company of New York	8,760	4,230	48.29
Mutual of Omaha Insurance Company	1,486,125	891,244	59.97
National Fidelity Life Insurance Company	28,606	-	-
National Life Assurance Company of Canada	1,457,877	1,316,410	90.30
New York Life Insurance Company	191,489	137,868	72.00
New York Life Insurance Company of Canada	18,498	9,314	50.35
Non-Marine Underwriters, Members of Lloyds	807,000	293,000	36.31
North American Life Assurance Company	68,553	446,882	651.88
Pafco International Insurance Company	-	5,000	-
Paul Revere Life Insurance Company	1,425,509	981,901	68.88
Pennsylvania Life Insurance Company	1,179,946	560,868	47.53
Provident Life & Accident Insurance Company	7,279	16,898	232.15
Prudential Assurance Company Limited	329,651	158,742	48.15
Prudential Insurance Company of America	402,997	1,162,007	288.34
Reliable Life Insurance Company	377,234	378,202	100.26
Royal Insurance Company of Canada	12,000	4,000	33.00
Sauvegarde Life Assurance Company	61,500	88,000	143.00
Seaboard Life Insurance Company	2,446,770	751,885	30.73
Sovereign Life Insurance Company	8,606	15,999	185.91
Standard Life Assurance Company	16,078	-	-

PROVINCE OF NOVA SCOTIA

ACCIDENT & SICKNESS INSURANCE - 1988

Companies	Direct Premiums Written	Direct Losses Incurred	Loss Ratio Col. 2 to 1
Sun Alliance Insurance Company	7,000	-	-
Sun Life Assurance Company of Canada	10,681,818	16,930,137	158.49
The Order of United Commercial Travelers of America	21,135	7,228	34.20
Toronto Mutual Life Insurance Company	1,294	-	-
Transamerica Occidental Life Insurance Company	1,016,621	579,000	56.95
Travelers Indemnity Company	2,000	3,000	150.00
Travelers Insurance Company	80,579	12,133	15.06
Underwriters National Assurance Company	3,508	1,939	55.00
UNUM Life Insurance Company	1,453	(4,578)	-
UNUM Life Insurance Company of America	3,437	-	-
United American Insurance Company	703	-	-
United Transportation Union Insurance Association	1,460	8,350	571.92
Voyageur Insurance Company	1,039,000	216,000	20.79
Wawanesa Mutual Life Insurance Company	7,609	2,374	31.20
Westbury Life Insurance Company	23,237	22,801	98.12
Western Life Assurance Company	490	-	-
Zurich Life & Health Insurance Company of Canada	461,820	588,215	127.37
Zurich Life Insurance Company of Canada	643,134	597,444	92.90
TOTAL	107,529,048	107,709,359	100.17

AUTOMOBILE INSURANCE

PROVINCE OF NOVA SCOTIA

AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS - 1988

Companies		Section A Liability	Section B Personal Accident	Section C Other	TOTALS	Overall Loss Ratio
Advocate General Insurance Company of Canada	Direct Premiums Written	73,000	16,000	90,000	179,000	
	Direct Claims Incurred	(153,000)	65,000	68,000	(20,000)	-
Aetna Casualty & Surety Company	Direct Premiums Written	(2,000)	-	-	(2,000)	
	Direct Claims Incurred	(1,000)	-	(1,000)	(2,000)	-
Allstate Insurance Company of Canada	Direct Premiums Written	3,092,000	391,000	3,625,000	7,108,000	
	Direct Claims Incurred	3,055,000	328,000	2,626,000	6,009,000	84.54
American Home Assurance Company	Direct Premiums Written	19,000	-	(3,000)	16,000	
	Direct Claims Incurred	(1,000)	-	46,000	45,000	281.30
American Road Insurance Company	Direct Premiums Written	-	-	130,000	130,000	
	Direct Claims Incurred	-	-	96,000	96,000	73.85
Canada Accident & Fire Assurance Company	Direct Premiums Written	3,151,000	300,000	3,475,000	6,926,000	
	Direct Claims Incurred	1,909,000	105,000	2,320,000	4,334,000	62.58
Canada Life Casualty Insurance Company	Direct Premiums Written	8,000	1,000	9,000	18,000	
	Direct Claims Incurred	3,000	-	5,000	8,000	44.44
Canadian Commerce Insurance Company	Direct Premiums Written	19,000	3,000	23,000	45,000	
	Direct Claims Incurred	26,000	4,000	17,000	47,000	104.44
Canadian General Insurance Company	Direct Premiums Written	1,407,000	130,000	1,772,000	3,309,000	
	Direct Claims Incurred	2,279,000	326,000	3,984,000	6,589,000	199.12
Canadian Home Assurance Company	Direct Premiums Written	669,000	70,000	836,000	1,575,000	
	Direct Claims Incurred	572,000	19,000	592,000	1,183,000	75.11
Canadian Indemnity Company	Direct Premiums Written	574,000	48,000	725,000	1,347,000	
	Direct Claims Incurred	470,000	71,000	512,000	1,053,000	78.17
Canadian Provincial Insurance Company	Direct Premiums Written	99,000	18,000	122,000	239,000	
	Direct Claims Incurred	108,000	19,000	74,000	201,000	84.10

PROVINCE OF NOVA SCOTIA

AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS - 1988

Companies		Section A Liability	Section B Personal Accident	Section C Other	TOTALS	Overall Loss Ratio
Canadian Surety Company	Direct Premiums Written	1,293,000	226,000	1,747,000	3,266,000	
	Direct Claims Incurred	622,000	247,000	1,185,000	2,054,000	62.89
Casualty Company of Canada	Direct Premiums Written	3,000	-	5,000	8,000	
	Direct Claims Incurred	(23,000)	(5,000)	(10,000)	(38,000)	-
Chateau Insurance Company	Direct Premiums Written	8,000	-	1,000	9,000	
	Direct Claims Incurred	-	-	-	-	-
Chrysler Insurance Company	Direct Premiums Written	-	-	135,000	135,000	
	Direct Claims Incurred	-	-	36,000	36,000	26.67
Chubb Insurance Company of Canada	Direct Premiums Written	9,000	-	8,000	17,000	
	Direct Claims Incurred	2,000	-	9,000	11,000	64.71
Cigna Insurance Company of Canada	Direct Premiums Written	556,000	3,000	525,000	1,084,000	
	Direct Claims Incurred	594,000	6,000	375,000	975,000	89.94
Citadel General Assurance Company	Direct Premiums Written	-	-	-	-	
	Direct Claims Incurred	1,000	-	-	1,000	-
Commercial Union Assurance Company of Canada	Direct Premiums Written	1,171,000	39,000	406,000	1,616,000	
	Direct Claims Incurred	702,000	24,000	385,000	1,111,000	68.75
Continental Insurance Company of Canada	Direct Premiums Written	11,000	1,000	13,000	25,000	
	Direct Claims Incurred	9,000	1,000	(1,000)	9,000	36.00
Continental Insurance Company	Direct Premiums Written	2,155,000	181,000	2,138,000	4,474,000	
	Direct Claims Incurred	1,886,000	167,000	1,399,000	3,452,000	77.16
Contingency Insurance Company Limited	Direct Premiums Written		not available			
	Direct Claims Incurred		not available			
Co-operators General Insurance Company	Direct Premiums Written	9,930,000	1,046,000	9,577,000	20,553,000	
	Direct Claims Incurred	12,477,000	1,374,000	8,545,000	22,396,000	108.97

PROVINCE OF NOVA SCOTIA

AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS - 1988

Companies		Section A Liability	Section B Personal Accident	Section C Other	TOTALS	Overall Loss Ratio
Cornhill Insurance Company of Canada	Direct Premiums Written	71,000	13,000	87,000	171,000	
	Direct Claims Incurred	71,000	13,000	58,000	142,000	83.04
Coseco Insurance Company	Direct Premiums Written	222,000	18,000	257,000	497,000	
	Direct Claims Incurred	165,000	10,000	96,000	271,000	54.03
Cumis General Insurance Company	Direct Premiums Written	-	-	5,000	5,000	
	Direct Claims Incurred	-	-	1,000	1,000	20.00
Desjardins General Assurance Group	Direct Premiums Written	-	-	-	-	
	Direct Claims Incurred	(18,000)	-	(2,000)	(20,000)	-
Dominion of Canada General Insurance Company	Direct Premiums Written	2,228,000	142,000	2,480,000	4,850,000	
	Direct Claims Incurred	1,666,000	(28,000)	1,601,000	3,239,000	66.28
Dominion Insurance Corporation	Direct Premiums Written	287,000	36,000	349,000	672,000	
	Direct Claims Incurred	153,000	11,000	169,000	333,000	49.55
Eaton Insurance Company	Direct Premiums Written	126,000	23,000	174,000	323,000	
	Direct Claims Incurred	168,000	14,000	127,000	309,000	95.67
Ecclesiastical Insurance Office, plc.	Direct Premiums Written	2,000	-	-	2,000	
	Direct Claims Incurred	-	-	-	-	-
Economical Mutual Insurance Company	Direct Premiums Written	3,145,000	547,000	4,524,000	8,216,000	
	Direct Claims Incurred	3,016,000	386,000	2,891,000	6,293,000	76.59
Employers Insurance of Wausau, A Mutual Company	Direct Premiums Written	7,000	1,000	-	8,000	
	Direct Claims Incurred	-	-	-	-	-
Federation Insurance Company of Canada	Direct Premiums Written	193,000	16,000	259,000	468,000	
	Direct Claims Incurred	18,000	38,000	293,000	349,000	74.57
Fireman's Fund Insurance Company	Direct Premiums Written	-	-	-	-	
	Direct Claims Incurred	(5,000)	-	-	(5,000)	-
Gan Incendie Accidents	Direct Premiums Written	-	-	-	-	
	Direct Claims Incurred	3,000	-	5,000	8,000	-

PROVINCE OF NOVA SCOTIA

AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS - 1988

Companies		Section A Liability	Section B Personal Accident	Section C Other	TOTALS	Overall Loss Ratio
General Accident Assurance Company of Canada	Direct Premiums Written	3,330,000	321,000	4,169,000	7,820,000	
	Direct Claims Incurred	3,509,000	336,000	3,291,000	7,136,000	91.25
Gold Circle Insurance Company	Direct Premiums Written	-	-	-	-	
	Direct Claims Incurred	-	1,000	-	1,000	-
Guardian Insurance Company of Canada	Direct Premiums Written	2,220,000	301,000	2,785,000	5,306,000	
	Direct Claims Incurred	2,863,000	346,000	2,154,000	5,363,000	101.07
Halifax Insurance Company	Direct Premiums Written	4,868,000	968,000	5,466,000	11,302,000	
	Direct Claims Incurred	6,164,000	432,000	4,109,000	10,705,000	94.72
Hartford Fire Insurance Company	Direct Premiums Written	4,000	-	6,000	10,000	
	Direct Claims Incurred	25,000	-	4,000	29,000	200.99
Herald Insurance Company	Direct Premiums Written	-	-	-	-	
	Direct Claims Incurred	7,000	1,000	28,000	36,000	-
Home Insurance Company	Direct Premiums Written	476,000	46,000	477,000	999,000	
	Direct Claims Incurred	781,000	(32,000)	686,000	1,435,000	143.64
Jevco Insurance Company	Direct Premiums Written	55,000	36,000	15,000	106,000	
	Direct Claims Incurred	62,000	27,000	10,000	99,000	93.40
Kent General Insurance Corporation	Direct Premiums Written	1,540,000	343,000	2,272,000	4,155,000	
	Direct Claims Incurred	1,445,000	273,000	1,818,000	3,536,000	85.10
Laurentian Casualty Company of Canada	Direct Premiums Written	1,000	-	1,000	2,000	
	Direct Claims Incurred	5,000	-	1,000	6,000	300.00
Laurentian Shield Insurance Company	Direct Premiums Written	27,000	2,000	30,000	59,000	
	Direct Claims Incurred	80,000	(4,000)	38,000	114,000	193.22
Liberty Mutual Fire Insurance Company	Direct Premiums Written	328,000	4,000	186,000	518,000	
	Direct Claims Incurred	533,000	-	208,000	741,000	143.05

PROVINCE OF NOVA SCOTIA

AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS - 1988

Companies		Section A Liability	Section B Personal Accident	Section C Other	TOTALS	Overall Loss Ratio
Liberty Mutual Insurance Company	Direct Premiums Written	88,000	3,000	37,000	128,000	
	Direct Claims Incurred	71,000	4,000	36,000	111,000	86.72
London & Midland General Insurance Company	Direct Premiums Written	-	-	-	-	
	Direct Claims Incurred	(1,000)	-	-	(1,000)	-
Lumberman's Mutual Casualty Company	Direct Premiums Written	83,000	6,000	4,000	93,000	
	Direct Claims Incurred	6,000	1,000	2,000	9,000	9.68
Markel Insurance Company of Canada	Direct Premiums Written	831,000	14,000	354,000	1,199,000	
	Direct Claims Incurred	241,000	(3,000)	50,000	288,000	24.02
Metropolitan Insurance Company	Direct Premiums Written	28,000	5,000	37,000	70,000	
	Direct Claims Incurred	24,000	1,000	27,000	52,000	74.29
Missisquoi & Rouville Assurance Company	Direct Premiums Written	151,000	28,000	260,000	439,000	
	Direct Claims Incurred	217,000	82,000	170,000	469,000	106.83
Motors Insurance Corporation	Direct Premiums Written	-	-	8,000	8,000	
	Direct Claims Incurred	-	-	60,000	60,000	.75
New Hampshire Insurance Company	Direct Premiums Written	(1,000)	-	-	(1,000)	
	Direct Claims Incurred	(2,000)	-	-	(2,000)	-
New Rotterdam Insurance Company	Direct Premiums Written	-	-	-	-	
	Direct Claims Incurred	2,000	-	3,000	5,000	-
Niagara Fire Insurance Company	Direct Premiums Written	792,000	149,000	1,509,000	2,450,000	
	Direct Claims Incurred	505,000	36,000	871,000	1,412,000	57.63
Non-Marine Underwriters, Members of Lloyds, London, England	Direct Premiums Written	574,000	55,000	813,000	1,442,000	
	Direct Claims Incurred	(35,000)	(42,000)	623,000	546,000	37.86
Norman Insurance Company Limited	Direct Premiums Written	378,000	51,000	379,000	808,000	
	Direct Claims Incurred	(123,000)	(21,000)	74,000	(70,000)	-

PROVINCE OF NOVA SCOTIA

AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS - 1988

Companies		Section A Liability	Section B Personal Accident	Section C Other	TOTALS	Overall Loss Ratio
Nova Scotia General Insurance Company	Direct Premiums Written	2,257,000	183,000	2,650,000	5,090,000	
	Direct Claims Incurred	3,290,000	216,000	1,976,000	5,482,000	107.70
Old Republic Insurance Company	Direct Premiums Written	-	-	3,000	3,000	
	Direct Claims Incurred	-	-	6,000	6,000	200.00
Pacific Employers Insurance Company	Direct Premiums Written	-	-	-	-	
	Direct Claims Incurred	2,000	-	-	2,000	-
PAFCO International Insurance Company	Direct Premiums Written	205,000	15,000	-	220,000	
	Direct Claims Incurred	316,000	28,000	1,000	345,000	156.82
Personal Insurance Company of Canada	Direct Premiums Written	282,000	46,000	429,000	757,000	
	Direct Claims Incurred	380,000	20,000	312,000	712,000	94.06
Phoenix Assurance Company of Canada	Direct Premiums Written	1,160,000	132,000	1,590,000	2,882,000	
	Direct Claims Incurred	1,276,000	91,000	1,094,000	2,461,000	85.39
Portage La Prairie Mutual Insurance Company	Direct Premiums Written	822,000	93,000	1,147,000	2,062,000	
	Direct Claims Incurred	1,119,000	155,000	960,000	2,234,000	108.34
Prudasco Assurance Company	Direct Premiums Written	128,000	14,000	182,000	324,000	
	Direct Claims Incurred	13,000	-	15,000	28,000	8.64
Prudential Assurance Company Limited	Direct Premiums Written	2,726,000	251,000	3,707,000	6,684,000	
	Direct Claims Incurred	2,656,000	440,000	2,915,000	6,011,000	89.93
Prudential of America General Insurance Company (Canada)	Direct Premiums Written	125,000	19,000	171,000	315,000	
	Direct Claims Incurred	6,000	(8,000)	87,000	85,000	26.98
Quebec Assurance Company	Direct Premiums Written	250,000	11,000	219,000	480,000	
	Direct Claims Incurred	157,000	2,000	123,000	282,000	58.75
Royal Insurance Company of Canada	Direct Premiums Written	8,047,000	1,257,000	9,589,000	18,893,000	
	Direct Claims Incurred	7,719,000	1,113,000	5,572,000	14,404,000	76.24

PROVINCE OF NOVA SCOTIA

AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS - 1988

Companies		Section A Liability	Section B Personal Accident	Section C Other	TOTALS	Overall Loss Ratio
St. Paul Fire & Marine Insurance Company	Direct Premiums Written	1,000	-	1,000	2,000	
	Direct Claims Incurred	14,000	-	1,000	15,000	-
Saskatchewan Mutual Insurance Company	Direct Premiums Written	(8,000)	(1,000)	(3,000)	(12,000)	
	Direct Claims Incurred	(7,000)	(1,000)	6,000	(2,000)	-
Security National Insurance Company	Direct Premiums Written	56,000	10,000	100,000	166,000	
	Direct Claims Incurred	52,000	3,000	120,000	175,000	105.42
Sentry Insurance, a Mutual Company	Direct Premiums Written	1,000	-	1,000	2,000	
	Direct Claims Incurred	-	-	-	-	-
Simcoe & Erie General Insurance Company	Direct Premiums Written	1,000	1,000	22,000	24,000	
	Direct Claims Incurred	28,000	-	14,000	42,000	175.00
Sovereign General Insurance Company	Direct Premiums Written	575,000	45,000	765,000	1,385,000	
	Direct Claims Incurred	511,000	46,000	501,000	1,058,000	76.39
Stanstead & Sherbrooke Insurance Company	Direct Premiums Written	201,000	26,000	261,000	488,000	
	Direct Claims Incurred	122,000	22,000	171,000	315,000	64.55
Sun Alliance Insurance Company	Direct Premiums Written	3,509,000	406,000	4,652,000	8,567,000	
	Direct Claims Incurred	3,922,000	418,000	3,283,000	7,623,000	88.98
Tokio Marine & Fire Insurance Company Limited	Direct Premiums Written	8,000	1,000	4,000	13,000	
	Direct Claims Incurred	1,000	-	15,000	16,000	123.08
Toronto General Insurance Company	Direct Premiums Written	1,151,000	107,000	1,450,000	2,708,000	
	Direct Claims Incurred	1,864,000	267,000	3,260,000	5,391,000	199.08
Traders General Insurance Company	Direct Premiums Written	639,000	59,000	806,000	1,504,000	
	Direct Claims Incurred	1,036,000	148,000	1,811,000	2,995,000	199.14
Trafalgar Insurance, plc.	Direct Premiums Written	37,000	7,000	46,000	90,000	
	Direct Claims Incurred	41,000	7,000	28,000	76,000	84.44

PROVINCE OF NOVA SCOTIA

AUTOMOBILE INSURANCE PREMIUMS AND CLAIMS - 1988

Companies		Section A Liability	Section B Personal Accident	Section C Other	TOTALS	Overall Loss Ratio
Transit Insurance Company	Direct Premiums Written	357,000	-	349,000	706,000	
	Direct Claims Incurred	416,000	-	59,000	475,000	67.28
Travelers Indemnity Company	Direct Premiums Written	95,000	-	33,000	128,000	
	Direct Claims Incurred	89,000	-	22,000	111,000	86.72
Unifund Assurance Company	Direct Premiums Written	1,099,000	91,000	1,664,000	2,854,000	
	Direct Claims Incurred	1,036,000	27,000	1,174,000	2,237,000	78.38
United States Fidelity & Guaranty Company of Canada	Direct Premiums Written	64,000	7,000	72,000	143,000	
	Direct Claims Incurred	34,000	13,000	21,000	68,000	47.55
United States Fire Insurance Company	Direct Premiums Written	4,000	-	4,000	8,000	
	Direct Claims Incurred	2,000	-	1,000	3,000	37.50
Utica Mutual Insurance Company	Direct Premiums Written	1,000	-	-	1,000	
	Direct Claims Incurred	1,000	-	-	1,000	100.00
Victoria Insurance Company of Canada	Direct Premiums Written	141,000	4,000	52,000	197,000	
	Direct Claims Incurred	247,000	(1,000)	28,000	274,000	139.09
Wawanesa Mutual Insurance Company	Direct Premiums Written	2,275,000	284,000	3,085,000	5,644,000	
	Direct Claims Incurred	2,161,000	234,000	2,748,000	5,143,000	91.12
Wellington Insurance Company	Direct Premiums Written	2,346,000	354,000	3,270,000	5,970,000	
	Direct Claims Incurred	1,139,000	232,000	3,312,000	4,683,000	78.44
Zurich Indemnity Company of Canada	Direct Premiums Written	1,000	-	-	1,000	
	Direct Claims Incurred	2,000	-	5,000	7,000	-
Zurich Insurance Company	Direct Premiums Written	3,366,000	249,000	3,543,000	7,158,000	
	Direct Claims Incurred	2,436,000	261,000	2,742,000	5,439,000	75.98
TOTALS	Direct Premiums Written	78,221,000	9,272,000	92,166,000	179,659,000	
	Direct Claims Incurred	78,234,000	8,366,000	74,147,000	160,747,000	89.47

PROPERTY INSURANCE

PROVINCE OF NOVA SCOTIA

PROPERTY INSURANCE PREMIUMS & CLAIMS - 1988

Companies	Premiums Written Personal	Premiums Written Commercial	Premiums Written Total	Losses Incurred	Loss Ratio
Advocate General Ins. Co. of Canada	3,000	32,000	35,000	55,000	157.14
Aetna Casualty & Surety Company	-	81,000	81,000	37,000	45.68
Affiliated FM Insurance Company	-	164,000	164,000	135,000	82.32
Allendale Mutual Insurance Company	-	1,219,000	1,219,000	203,000	16.65
Allstate Insurance Co. of Canada	2,071,000	122,000	2,193,000	1,924,000	87.73
American Bankers Ins. Co. of Florida	788,000	29,000	817,000	75,000	9.18
American Home Assurance Company	7,000	1,276,000	1,283,000	4,228,000	329.54
American Road Insurance Company	8,000	-	8,000	-	-
Antigonish Farmer's Mutual Fire Ins. Co.	611,000	-	611,000	245,000	40.10
Arkwright Mutual Insurance Company	428,000	-	428,000	(141,000)	-
Boiler Inspection & Ins. Co. of Canada	-	2,000	2,000	1,000	50.00
Calvert Insurance Company Limited	-	70,000	70,000	172,000	245.71
Canada Accident & Fire Assurance Company	1,916,000	2,488,000	4,404,000	2,344,000	53.22
Canada Life Casualty Company	7,000	-	7,000	6,000	85.71
Canadian Commerce Insurance Company	14,000	7,000	21,000	12,000	57.14
Canadian General Insurance Company	1,147,000	413,000	1,560,000	980,000	62.82
Canadian Indemnity Company	912,000	460,000	1,372,000	760,000	55.39
Canadian Provincial Insurance Company	71,000	37,000	108,000	52,000	48.15
Canadian Surety Company	1,030,000	1,060,000	2,090,000	761,000	36.41
Canners Exchange Subscribers	-	-	-	1,000	-
Casualty Company of Canada	2,000	-	2,000	(14,000)	-
Chateau Insurance Company	-	8,000	8,000	5,000	62.50
Chrysler Insurance Company	-	143,000	143,000	143,000	100.00
Chubb Insurance Company of Canada	54,000	261,000	315,000	44,000	13.97

PROVINCE OF NOVA SCOTIA

PROPERTY INSURANCE PREMIUMS & CLAIMS - 1988

Companies	Premiums Written Personal	Premiums Written Commercial	Total	Losses Incurred	Loss Ratio
Cigna Insurance Company of Canada	315,000	473,000	788,000	529,000	67.13
Citadel General Assurance Company	1,000	4,000	5,000	-	-
Clare Mutual Fire Insurance Company	221,000	-	221,000	49,000	22.17
Commerce Group Insurance Company	-	3,000	3,000	-	-
Commercial Union Assur. Co. of Canada	240,000	510,000	750,000	273,000	36.40
Commonwealth Insurance Company	-	434,000	434,000	208,000	47.93
Constitution Insurance Company of Canada	1,976,000	32,000	2,008,000	852,000	42.43
Continental Insurance Company	1,107,000	3,766,000	4,873,000	1,874,000	38.46
Continental Insurance Company of Canada	-	49,000	49,000	(1,000)	-
Co-operators General Insurance Company	5,810,000	2,251,000	8,061,000	5,783,000	71.74
Cornhill Insurance Company of Canada	295,000	71,000	366,000	35,000	9.56
Coseco Insurance Company	125,000	-	125,000	60,000	48.00
Cumis General Insurance Company	679,000	125,000	804,000	675,000	83.96
Dominion of Canada General Ins. Company	1,259,000	1,052,000	2,311,000	1,431,000	61.92
Dominion Insurance Corporation	340,000	155,000	495,000	688,000	138.99
Eaton Insurance Company	114,000	-	114,000	39,000	34.21
Ecclesiastical Insurance Office, plc.	-	830,000	830,000	464,000	55.90
Economical Mutual Insurance Company	5,024,000	939,000	5,963,000	3,067,000	51.43
Elite Insurance Company	11,000	133,000	144,000	40,000	27.78
Employers Insurance of Wausau, A Mutual Company	-	-	-	1,000	-
Federal Insurance Company	-	4,000	4,000	-	-
Federation Insurance Company of Canada	84,000	55,000	139,000	113,000	81.29
Feed Mill Captive Insurance Corporation	-	42,000	42,000	-	-
Fireman's Fund Insurance Company	-	32,000	32,000	6,000	18.75

PROVINCE OF NOVA SCOTIA

PROPERTY INSURANCE PREMIUMS & CLAIMS - 1988

Companies	Premiums Written Personal	Premiums Written Commercial	Total	Losses Incurred	Loss Ratio
Gan Canada Insurance Company	-	153,000	153,000	31,000	20.26
General Accident Assurance Co. of Canada	2,458,000	1,577,000	4,035,000	1,848,000	45.80
Gerling Global General Insurance Company	-	149,000	149,000	45,000	30.20
Grain Insurance & Guarantee Company	-	240,000	240,000	140,000	58.33
Guardian Insurance Company of Canada	1,080,000	1,615,000	2,695,000	1,541,000	57.18
Halifax Insurance Company	6,791,000	2,363,000	9,154,000	5,068,000	55.36
Hanover Insurance Company	-	5,000	5,000	2,000	40.00
Hartford Fire Insurance Company	2,000	233,000	235,000	564,000	240.00
Herald Insurance Company	-	2,000	2,000	3,000	150.00
Home Insurance Company	107,000	54,000	161,000	195,000	121.12
John Deere Insurance Company of Canada	-	71,739	71,739	42,000	58.55
Kansa General Insurance Company	-	145,000	145,000	(108,000)	-

Companies	Premiums Written Personal	Premiums Written Commercial	Total	Losses Incurred	Loss Ratio
Kent General Insurance Corporation	750,000	109,000	859,000	444,000	51.69
Kings Mutual Insurance Company	2,088,000	158,000	2,246,000	1,134,000	50.49
Laurentian Casualty Company of Canada	-	33,000	33,000	(151,000)	-
Laurentian General Insurance Company	-	182,517	182,517	-	-
Laurentian Shield Insurance Company	30,000	71,000	101,000	50,000	49.50
Liberty Mutual Fire Insurance Company	3,000	32,000	35,000	10,000	28.57
Liberty Mutual Insurance Company	-	-	-	1,000	-
London & Midland General Insurance Company	190,000	-	190,000	59,000	31.05
Lumberman's Mutual Casualty Company	-	263,000	263,000	-	-
Lumberman's Underwriting Alliance	-	592,000	592,000	162,000	27.36
Markel Insurance Company of Canada	-	42,000	42,000	(12,000)	-
Metropolitan Insurance Company	18,000	1,000	19,000	22,000	115.79

PROVINCE OF NOVA SCOTIA

PROPERTY INSURANCE PREMIUMS & CLAIMS - 1988

Companies	Premiums Written Personal	Premiums Written Commercial	Premiums Written Total	Losses Incurred	Loss Ratio
New Hampshire Insurance Company	-	406,000	406,000	215,000	52.96
New Rotterdam Insurance Company	1,000	255,000	256,000	2,972,000	-
Niagara Fire Insurance Company	981,000	-	981,000	497,000	50.66
Non-Marine Underwriters, Member of Lloyds	983,000	1,942,000	2,925,000	717,000	24.51
Norman Insurance Company Limited	87,000	24,000	111,000	40,000	36.04
Nova Scotia General Insurance Company	1,546,000	1,774,000	3,320,000	1,558,000	46.92
Old Republic Insurance Company	18,000	-	18,000	5,000	27.78
Pafco International Insurance Company	-	85,000	85,000	122,000	143.53
Personal Insurance Company of Canada	235,000	-	235,000	159,000	67.66
Phoenix Assurance Company of Canada	1,190,000	1,389,000	2,579,000	1,117,000	43.31
Pictou County Farmers Mutual Fire Ins. Company	290,000	-	290,000	162,000	55.86
Portage La Prairie Mutual Insurance Company	1,168,000	61,000	1,229,000	8,120,000	66.07
Protection Mutual Insurance Company	-	348,000	348,000	320,000	91.95
Prudential Assurance Company Limited	2,955,000	2,003,000	4.958,000	2,188,000	44.13
Prudential of America General Ins. Co. (Canada)	169,000	-	169,000	18,000	10.65
Quebec Assurance Company	1,000	482,000	483,000	645,000	133.54
Reliance Insurance Company	-	23,000	23,000	11,000	47.83
Royal Insurance Company of Canada	4,506,000	6,676,000	11,182,000	4,278,000	38.25
St. Paul Fire & Marine Insurance Company	-	927,000	927,000	92,000	9.92
Saskatchewan Mutual Insurance Company	-	-	-	1,000	-
Security National Insurance Company	55,000	-	55,000	30,000	54.55
Sentry Insurance, A Mutual Company	37,000	3,000	40,000	52,000	130.00
Simcoe & Erie General Insurance Company	21,000	107,000	128,000	60,000	46.88
Sovereign General Insurance Company	471,000	880,000	1,351,000	857,000	63.43

PROVINCE OF NOVA SCOTIA

PROPERTY INSURANCE PREMIUMS & CLAIMS - 1988

Companies	Premiums Written Personal	Premiums Written Commercial	Total	Losses Incurred	Loss Ratio
Stanstead & Sherbrooke Insurance Company	243,000	76,000	319,000	171,000	53.61
Sun Alliance Insurance Company	2,963,000	2,322,000	5,285,000	2,810,000	53.17
Tokio Marine & Fire Insurance Company Limited	-	1,000	1,000	-	-
Toronto General Insurance Company	938,000	338,000	1,276,000	802,000	62.85
Traders General Insurance Company	521,000	188,000	709,000	446,000	62.91
Trafalgar Insurance Company of Canada	27,000	14,000	41,000	20,000	48.78
Transit Insurance Company	-	179,000	179,000	79,000	44.13
Travelers Indemnity Company	-	76,000	76,000	49,000	64.47
Unifund Assurance Company	1,271,000	-	1,271,000	746,000	58.69
United States Fidelity & Guarantee Company	-	56,000	56,000	27,000	48.21
United States Fidelity & Guarantee Co. of Canada	28,000	198,000	226,000	100,000	44.25
United States Fire Insurance Company	-	26,000	26,000	1,000	3.85
Victoria Insurance Company of Canada	-	110,000	110,000	29,000	26.36
Voyageur Insurance Company	21,000	-	21,000	7,000	33.33
Wawanesa Mutual Insurance Company	1,506,000	219,000	1,725,000	790,000	45.80
Wellington Insurance Company	2,993,000	1,312,000	4,305,000	2,677,000	62.18
Yasuda Fire & Marine Insurance Company Ltd.	-	5,000	5,000	1,000	20.00
Zurich Indemnity Company of Canada	2,409,000	894,000	3,303,000	1,830,000	55.40
Zurich Insurance Company	1,971,000	2,540,000	4,511,000	2,718,000	60.25
TOTALS	69,792,000	52,862,256	122,654,256	76,843,000	63.00

MISCELLANEOUS INSURANCE

PROVINCE OF NOVA SCOTIA

MISCELLANEOUS CLASSES - 1988

Companies		Aircraft	Boiler & Machinery	Warranty & Mortgage	Fidelity	Liability	Surety	Credit	Legal & Title	TOTALS	Loss Ratio
Advocate General Insurance Company of Canada	Premiums	-	-	-	-	2,000	-	-	-	2,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Aetna Casualty & Surety Company	Premiums	256,000	12,000	-	1,000	22,000	-	-	-	291,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Affiliated FM Insurance Company	Premiums	-	1,000	-	-	-	-	-	-	1,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Allendale Mutual Insurance Company	Premiums	-	106,000	-	-	-	-	-	-	106,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Allstate Insurance Company of Canada	Premiums	-	1,000	-	-	237,000	-	-	-	238,000	
	Losses	-	-	-	-	(371,000)	-	-	-	(371,000)	-
Alta Surety Company	Premiums	-	-	-	-	-	33,000	-	-	33,000	
	Losses	-	-	-	-	-	993,000	-	-	993,000	-
American Credit Indemnity Company	Premiums	-	-	-	-	-	-	19,000	-	19,000	
	Losses	-	-	-	-	-	-	3,000	-	3,000	15.79
American Home Assurance Company	Premiums	49,000	-	-	515,000	1,366,000	(6,000)	-	-	1,924,000	
	Losses	16,000	-	-	(67,000)	554,000	-	-	-	503,000	26.14
Arkwright Mutual Insurance Company	Premiums	-	114,000	-	-	-	-	-	-	114,000	
	Losses	-	800,000	-	9,000	-	-	-	-	809,000	-
Avemco Insurance Company	Premiums	44,000	-	-	-	-	-	-	-	44,000	
	Losses	4,000	-	-	-	-	-	-	-	4,000	9.09
Boiler Inspection & Insurance Company of Canada	Premiums	-	1,134,000	-	-	-	-	-	-	1,134,000	
	Losses	-	327,000	-	-	-	-	-	-	327,000	28.84
British Aviation Insurance Company Limited	Premiums	49,000	-	-	-	30,000	-	-	-	79,000	
	Losses	23,000	-	-	-	(1,000)	-	-	-	22,000	27.85

PROVINCE OF NOVA SCOTIA

MISCELLANEOUS CLASSES - 1988

Companies		Aircraft	Boiler & Machinery	Warranty & Mortgage	Fidelity	Liability	Surety	Credit	Legal & Title	TOTALS	Loss Ratio
Canada Accident & Fire	Premiums	-	780,000	-	36,000	867,000	1,000	-	-	1,684,000	
Assurance Company	Losses	-	94,000	-	(116,000)	476,000	(22,000)	-	-	432,000	25.65
Canadian Commerce	Premiums	-	-	-	-	33,000	-	-	-	33,000	
Insurance Company	Losses	-	-	-	-	9,000	-	-	-	9,000	27.27
Canadian General	Premiums	-	-	-	-	440,000	-	-	-	440,000	
Insurance Company	Losses	-	-	-	-	115,000	-	-	-	115,000	26.14
Canadian Home	Premiums	-	-	-	-	84,000	-	-	-	84,000	
Assurance Company	Losses	-	-	-	-	5,000	-	-	-	5,000	5.95
Canadian Indemnity	Premiums	-	-	-	-	177,000	65,000	-	-	242,000	
Company	Losses	-	-	-	-	47,000	-	-	-	47,000	19.42
Canadian Provincial	Premiums	-	-	-	-	6,000	-	-	-	6,000	
Insurance Company	Losses	-	-	-	-	52,000	-	-	-	52,000	-
Canadian Surety	Premiums	-	10,000	-	47,000	1,096,000	1,078,000	-	-	2,231,000	
Company	Losses	-	-	-	1,000	23,000	155,000	-	-	179,000	8.02
Casualty Company	Premiums	-	-	-	-	1,000	-	-	-	1,000	
of Canada	Losses	-	-	-	-	17,000	-	-	-	17,000	-
Chateau Insurance	Premiums	-	-	-	-	4,000	2,000	-	-	6,000	
Company	Losses	-	-	-	-	-	-	-	-	-	-
Chicago Title	Premiums	-	-	-	-	-	-	-	1,000	1,000	
Insurance Company	Losses	-	-	-	-	-	-	-	-	-	-
Chubb Insurance	Premiums	-	-	-	5,000	162,000	56,000	-	-	223,000	
Company of Canada	Losses	-	-	-	1,000	67,000	-	-	-	68,000	30.49
Cigna Insurance	Premiums	4,000	1,000	-	1,000	358,000	1,000	-	-	365,000	
Company of Canada	Losses	-	-	-	-	246,000	-	-	-	246,000	67.40

PROVINCE OF NOVA SCOTIA

MISCELLANEOUS CLASSES - 1988

Companies		Aircraft	Boiler & Machinery	Warranty & Mortgage	Fidelity	Liability	Surety	Credit	Legal & Title	TOTALS	Loss Ratio
Citadel General Assurance Company	Premiums	-	-	-	-	-	-	-	-	-	
	Losses	-	-	-	-	(84,000)	-	-	-	(84,000)	-
Commercial Union Assurance Company of Canada	Premiums	-	55,000	-	5,000	517,000	1,000	-	-	578,000	
	Losses	-	5,000	-	-	460,000	-	-	-	465,000	80.45
Commercial Union Assurance Company, plc.	Premiums	12,000	-	-	-	-	-	-	-	12,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Commonwealth Insurance Company	Premiums	-	-	-	-	118,000	-	-	-	118,000	
	Losses	-	-	-	-	5,000	-	-	-	5,000	4.23
Constitution Insurance Company of Canada	Premiums	-	-	-	-	46,000	9,000	-	-	55,000	
	Losses	-	-	-	-	6,000	-	-	-	6,000	10.91
Continental Casualty Company	Premiums	33,000	-	-	-	-	-	-	-	33,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Continental Insurance Company	Premiums	94,000	124,000	-	23,000	1,774,000	9,000	-	-	2,024,000	
	Losses	18,000	27,000	-	(1,000)	748,000	3,000	-	-	795,000	39.08
Continental Insurance Company of Canada	Premiums	-	25,000	-	-	7,000	-	-	-	32,000	
	Losses	-	(5,000)	-	-	21,000	-	-	-	16,000	50.00
Contingency Insurance Company Limited	Premiums				NOT AVAILABLE						
	Losses										
Co-operators General Insurance Company	Premiums	-	-	-	182,000	807,000	5,000	-	-	994,000	
	Losses	-	-	-	3,000	281,000	-	-	-	284,000	28.57
Cornhill Insurance Company of Canada	Premiums	-	-	-	-	124,000	-	-	-	124,000	
	Losses	-	-	-	-	19,000	-	-	-	19,000	15.32
Coronation Insurance Company	Premiums	(2,000)	-	-	-	142,000	-	-	-	140,000	
	Losses	-	-	-	-	-	-	-	-	-	-

PROVINCE OF NOVA SCOTIA

MISCELLANEOUS CLASSES - 1988

Companies		Aircraft	Boiler & Machinery	Warranty & Mortgage	Fidelity	Liability	Surety	Credit	Legal & Title	TOTALS	Loss Ratio
Cumis General Insurance Company	Premiums	-	3,000	-	175,000	92,000	-	-	-	270,000	
	Losses	-	-	-	(9,000)	13,000	-	-	-	4,000	01.48
Desjardins General Assurance Group	Premiums	-	-	-	-	-	-	-	-	-	
	Losses	-	-	-	-	3,000	-	-	-	3,000	-
Dominion of Canada General Insurance Company	Premiums	-	6,000	-	6,000	362,000	14,000	-	-	388,000	
	Losses	-	-	-	(4,000)	30,000	(14,000)	-	-	12,000	3.09
Dominion Insurance Corporation	Premiums	-	10,000	-	1,000	70,000	1,000	-	-	82,000	
	Losses	-	-	-	(13,000)	(18,000)	-	-	-	(31,000)	-
Eagle Star Insurance Company Limited	Premiums	41,000	-	-	-	-	-	-	-	41,000	
	Losses	7,000	-	-	-	-	-	-	-	7,000	17.07
Eaton Insurance Company	Premiums	-	-	-	-	-	-	-	-	-	
	Losses	-	-	-	-	39,000	-	-	-	39,000	-
Ecclesiastical Insurance Office	Premiums	-	-	-	-	68,000	-	-	-	68,000	
	Losses	-	-	-	-	23,000	-	-	-	23,000	33.82
Economical Mutual Insurance Company	Premiums	-	11,000	-	6,000	592,000	3,000	-	-	612,000	
	Losses	-	-	-	3,000	328,000	-	-	-	331,000	54.08
Elite Insurance Company	Premiums	-	-	39,000	-	29,000	-	-	-	68,000	
	Losses	-	-	100,000	-	70,000	-	-	-	170,000	250.00
Employers Insurance of Wausau, a Mutual Company	Premiums	-	-	-	-	39,000	-	-	-	39,000	
	Losses	-	-	-	-	2,000	-	-	-	2,000	5.13
Employers Re-Insurance Corporation	Premiums	-	-	-	-	609,000	-	-	-	609,000	
	Losses	-	-	-	-	217,000	-	-	-	217,000	35.63
Federation Insurance Company of Canada	Premiums	-	-	-	-	15,000	-	-	-	15,000	
	Losses	-	-	-	-	32,000	-	-	-	32,000	213.33

PROVINCE OF NOVA SCOTIA

MISCELLANEOUS CLASSES - 1988

Companies		Aircraft	Boiler & Machinery	Warranty & Mortgage	Fidelity	Liability	Surety	Credit	Legal & Title	TOTALS	Loss Ratio
The Feed Mill Captive Insurance Corporation	Premiums	-	2,000	-	-	-	-	-	-	2,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Fireman's Fund Insurance Company	Premiums	-	2,000	-	-	146,000	-	-	-	148,000	
	Losses	-	-	-	-	80,000	(7,000)	-	-	73,000	49.32
Gan Canada Insurance Company	Premiums	-	-	-	-	347,000	-	-	-	347,000	
	Losses	-	-	-	-	(12,000)	-	-	-	(12,000)	-
General Accident Assurance Company of Canada	Premiums	-	-	-	16,000	905,000	3,000	-	-	924,000	
	Losses	-	-	-	20,000	127,000	-	-	-	147,000	15.91
Grain Insurance & Guarantee Company	Premiums	-	-	-	-	1,000	-	-	-	1,000	
	Losses	-	-	-	-	(1,000)	-	-	-	(1,000)	-
Guarantee Company of North America	Premiums	-	-	-	1,251,000	8,000	1,092,000	-	-	2,351,000	
	Losses	-	-	-	(44,000)	-	(6,000)	-	-	(50,000)	-
Guardian Insurance Company of Canada	Premiums	-	9,000	-	47,000	3,320,000	220,000	-	-	3,596,000	
	Losses	-	-	-	7,000	863,000	424,000	-	-	1,294,000	35.98
Halifax Insurance Company	Premiums	-	20,000	-	9,000	631,000	173,000	-	-	833,000	
	Losses	-	-	-	-	450,000	57,000	-	-	507,000	60.86
Home Insurance Company	Premiums	-	9,000	-	-	-	-	-	-	9,000	
	Losses	-	-	-	-	(175,000)	-	-	-	(175,000)	-
Kansa General Insurance Company	Premiums	-	-	-	-	215,000	-	-	-	215,000	
	Losses	-	-	-	-	(71,000)	-	-	-	(71,000)	-
Kent General Insurance Corporation	Premiums	-	-	-	-	45,000	-	-	-	45,000	
	Losses	-	-	-	-	57,000	-	-	-	57,000	126.67
Laurentian Casualty Company of Canada	Premiums	-	-	-	-	3,000	1,000	-	-	4,000	
	Losses	-	-	-	-	(38,000)	-	-	-	(38,000)	-

PROVINCE OF NOVA SCOTIA

MISCELLANEOUS CLASSES - 1988

Companies		Aircraft	Boiler & Machinery	Warranty & Mortgage	Fidelity	Liability	Surety	Credit	Legal & Title	TOTALS	Loss Ratio
Laurentian Shield	Premiums	-	-	-	4,000	53,000	48,000	-	-	105,000	
Insurance Company	Losses	-	-	-	-	4,000	-	-	-	4,000	38.10
Liberty Mutual Fire	Premiums	-	3,000	-	1,000	-	-	-	-	4,000	
Insurance Company	Losses	-	-	-	6,000	(51,000)	-	-	-	(45,000)	-
Liberty Mutual Insurance	Premiums	-	-	-	-	20,000	-	-	-	20,000	
Company	Losses	-	-	-	-	54,000	-	-	-	54,000	270.00
Lumbermen's Mutual	Premiums	-	181,000	-	-	33,000	-	-	-	214,000	
Casualty Company	Losses	-	9,000	-	-	-	-	-	-	9,000	4.21
Markel Insurance	Premiums	-	-	-	-	2,000	-	-	-	2,000	
Company	Losses	-	-	-	-	-	-	-	-	-	-
Metropolitan Insurance	Premiums	-	-	-	-	14,000	-	-	-	14,000	
Company	Losses	-	-	-	-	-	-	-	-	-	-
Mortgage Insurance	Premiums	-	-	2,171,000	-	-	-	-	-	2,171,000	
Company of Canada	Losses	-	-	132,000	-	-	-	-	-	132,000	6.08
Motors Insurance	Premiums	-	-	-	-	-	124,000	-	-	124,000	
Corporation	Losses	-	-	-	-	-	107,000	-	-	107,000	86.29
New Hampshire Insurance	Premiums	-	-	-	-	3,000	-	-	-	3,000	
Company	Losses	-	-	-	-	(61,000)	-	-	-	(61,000)	-
New Rotterdam Insurance	Premiums	-	-	-	-	131,000	84,000	-	-	215,000	
Company	Losses	-	-	-	-	(5,000)	-	-	-	(5,000)	-
Non-Marine Underwriters	Premiums	117,000	3,000	-	-	436,000	-	-	1,000	557,000	
at Lloyd's	Losses	110,000	-	-	-	(630,000)	-	-	-	(520,000)	-
Norman Insurance	Premiums	-	-	-	-	2,000	-	-	-	2,000	
Company Limited	Losses	-	-	-	-	-	-	-	-	-	-

PROVINCE OF NOVA SCOTIA

MISCELLANEOUS CLASSES - 1988

Companies		Aircraft	Boiler & Machinery	Warranty & Mortgage	Fidelity	Liability	Surety	Credit	Legal & Title	TOTALS	Loss Ratio
Old Republic Insurance Company	Premiums	12,000	-	-	-	-	-	-	-	12,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Orion Insurance Company	Premiums	20,000	-	-	-	-	-	-	-	20,000	
	Losses	20,000	-	-	-	-	-	-	-	20,000	100.00
Pacific Employers Insurance Company	Premiums	12,000	-	-	-	-	-	-	-	12,000	
	Losses	4,000	-	-	-	-	-	-	-	4,000	33.33
Pafco International Insurance Company	Premiums	-	-	-	-	2,000	-	-	-	2,000	
	Losses	-	-	-	-	79,000	2,000	-	-	81,000	-
Personal Insurance Company of Canada	Premiums	-	-	-	-	-	-	-	-	-	
	Losses	-	-	-	-	6,000	-	-	-	6,000	-
Phoenix Assurance Company of Canada	Premiums	-	25,000	-	6,000	586,000	2,000	-	-	619,000	
	Losses	-	5,000	-	-	346,000	-	-	-	352,000	56.87
Phoenix Assurance, plc.	Premiums	49,000	-	-	-	-	-	-	-	49,000	
	Losses	27,000	-	-	-	-	-	-	-	27,000	55.10
Portage La Prairie Mutual Insurance Company	Premiums	-	-	-	-	274,000	-	-	-	274,000	
	Losses	-	-	-	-	66,000	-	-	-	66,000	24.09
Protection Mutual Insurance Company	Premiums	-	167,000	-	-	-	-	-	-	167,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Prudential Assurance Company Limited	Premiums	26,000	27,000	-	10,000	1,155,000	1,000	-	-	1,219,000	
	Losses	-	-	-	2,000	380,000	-	-	-	382,000	31.34
Quebec Assurance Company	Premiums	-	-	-	-	407,000	2,000	-	-	409,000	
	Losses	-	-	-	-	141,000	-	-	-	141,000	34.47
Reliance Insurance Company	Premiums	-	4,000	-	-	-	-	-	-	4,000	
	Losses	-	-	-	-	-	-	-	-	-	-

PROVINCE OF NOVA SCOTIA

MISCELLANEOUS CLASSES - 1988

Companies		Aircraft	Boiler & Machinery	Warranty & Mortgage	Fidelity	Liability	Surety	Credit	Legal & Title	TOTALS	Loss Ratio
Royal Insurance Company of Canada	Premiums	-	1,185,000	-	112,000	2,971,000	29,000	-	-	4,297,000	
	Losses	-	468,000	-	25,000	1,791,000	-	-	-	2,284,000	53.15
St. Paul Fire & Marine Insurance Company	Premiums	22,000	7,000	-	-	56,000	1,000	-	-	86,000	
	Losses	-	-	-	-	75,000	-	-	-	75,000	87.21
Seaboard Surety Company of Canada	Premiums	-	-	-	-	16,000	159,000	-	-	175,000	
	Losses	-	-	-	-	(16,000)	10,000	-	-	(6,000)	-
Security Insurance Company of Hartford	Premiums	-	-	-	-	-	-	-	-	-	
	Losses	-	-	-	-	(26,000)	-	-	-	(26,000)	-
Simcoe & Erie General Insurance Company	Premiums	1,000	-	-	-	1,651,000	-	-	-	1,652,000	
	Losses	-	-	-	-	857,000	-	-	-	857,000	51.88
Sovereign General Insurance Company	Premiums	-	11,000	-	-	204,000	2,000	-	-	217,000	
	Losses	-	-	-	-	42,000	(18,000)	-	-	24,000	11.06
Stanstead & Sherbrooke Insurance Company	Premiums	-	6,000	-	1,000	29,000	-	-	-	36,000	
	Losses	-	2,000	-	-	68,000	-	-	-	70,000	194.44
Sun Alliance Insurance Company	Premiums	-	29,000	-	15,000	898,000	10,000	-	-	952,000	
	Losses	-	5,000	-	(124,000)	490,000	-	-	-	371,000	38.97
Switzerland General Insurance Company Ltd.	Premiums	-	-	-	-	-	-	-	-	-	
	Losses	-	-	-	-	478,000	-	-	-	478,000	-
Toronto General Insurance Company	Premiums	-	-	-	-	360,000	-	-	-	360,000	
	Losses	-	-	-	-	94,000	-	-	-	94,000	26.11
Traders General Insurance Company	Premiums	-	-	-	-	200,000	-	-	-	200,000	
	Losses	-	-	-	-	52,000	-	-	-	52,000	26.00
Trafalgar Insurance Company of Canada	Premiums	-	-	-	-	2,000	-	-	-	2,000	
	Losses	-	-	-	-	12,000	-	-	-	12,000	-

PROVINCE OF NOVA SCOTIA

MISCELLANEOUS CLASSES - 1988

Companies		Aircraft	Boiler & Machinery	Warranty & Mortgage	Fidelity	Liability	Surety	Credit	Legal & Title	TOTALS	Loss Ratio
Transit Insurance Company	Premiums	-	-	-	-	9,000	-	-	-	9,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Travelers Indemnity Company	Premiums	52,000	12,000	-	-	24,000	-	-	-	88,000	
	Losses	220,000	-	-	-	10,000	-	-	-	230,000	261.36
Utica Mutual Insurance Company	Premiums	-	-	-	-	5,000	-	-	-	5,000	
	Losses	-	-	-	-	1,000	-	-	-	1,000	20.00
United States Fidelity & Guaranty Company	Premiums	90,000	9,000	-	-	-	-	-	-	99,000	
	Losses	(88,000)	-	-	-	-	-	-	-	(88,000)	-
United States Fidelity & Guaranty Ins. Co. of Canada	Premiums	-	2,000	-	(1,000)	89,000	53,000	-	-	143,000	
	Losses	-	-	-	-	(5,000)	-	-	-	(5,000)	-
United States Fire Insurance Company	Premiums	-	-	-	-	12,000	1,000	-	-	13,000	
	Losses	-	-	-	-	60,000	-	-	-	60,000	461.54
Victoria Insurance Company of Canada	Premiums	-	-	-	23,000	2,047,000	-	-	-	2,070,000	
	Losses	-	-	-	-	466,000	-	-	-	466,000	22.51
Wawanesa Mutual Insurance Company	Premiums	-	-	-	-	47,000	-	-	-	47,000	
	Losses	-	-	-	-	(9,000)	-	-	-	(9,000)	-
Wellington Insurance Company	Premiums	-	37,000	-	37,000	233,000	5,000	-	-	312,000	
	Losses	-	4,000	-	2,000	(268,000)	-	-	-	(262,000)	-
Western Surety Company	Premiums	-	-	-	-	-	110,000	-	-	110,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Yasuda Fire & Insurance Company Limited	Premiums	-	-	-	-	1,000	-	-	-	1,000	
	Losses	-	-	-	-	-	-	-	-	-	-
Zurich Indemnity Company of Canada	Premiums	-	10,000	-	1,000	264,000	142,000	-	-	417,000	
	Losses	-	-	-	-	174,000	-	-	-	174,000	41.73

PROVINCE OF NOVA SCOTIA

MISCELLANEOUS CLASSES - 1988

Companies		Aircraft	Boiler & Machinery	Warranty & Mortgage	Fidelity	Liability	Surety	Credit	Legal & Title	TOTALS	Loss Ratio
Zurich Insurance Company	Premiums	-	15,000	-	25,000	1,556,000	77,000	-	-	1,673,000	
	Losses	(183,000)	-	-	-	618,000	6,000	-	-	441,000	26.36
TOTALS	Premiums	981,000	4,168,000	2,210,000	2,560,000	29,709,000	3,611,000	19,000	2,000	43,260,000	
	Losses	178,000	1,741,000	232,000	(299,000)	10,007,000	1,691,000	3,000	-	13,553,000	31.33